

**Business Platinum Card**RIVERSIDE DRIVE  
YEKATERINA TUMAYEVAClosing Date 03/18/21 Next Closing Date 04/16/21  
Account Ending ■■■ 2001

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**Customer Care:** 1-800-492-8468**TTY:** 1-800-221-9950**Website:** americanexpress.com

**New Balance** **\$26,758.03**

**Minimum Payment Due** **\$17,249.56**

Includes the past due amount of \$441.94

**Payment Due Date** **04/12/21 ‡**

‡ **Late Payment Warning:** If you do not pay the Minimum Payment Due by your Next Closing Date of 04/16/21, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	21 years	\$24,602

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

**New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Your account is past due.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 14.**

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↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/  
business**Pay by Phone**

1-800-472-9297

**Account Ending ■■■ 2001**Enter 15 digit account # on all payments.  
Make check payable to American Express.YEKATERINA TUMAYEVA  
RIVERSIDE DRIVE  
155 OCEANA DR E  
APT 1H  
BROOKLYN NY 11235-6684Payment Due Date  
**04/12/21**New Balance  
**\$26,758.03**Minimum Payment Due  
**\$17,249.56**See reverse side for instructions  
on how to update your address,  
phone number, or email.AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270\$ \_\_\_\_\_  
**Amount Enclosed****EXHIBIT B**

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**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Express Cash**1-800-492-8468  
1-623-492-7719  
1-800-492-8468  
1-800-CASH-NOW  
**Hearing Impaired**  
**TTY:** 1-800-221-9950  
**FAX:** 1-623-707-4442  
**In NY:** 1-800-522-1897**Website:** americanexpress.com**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270For information on your Pay Over Time feature and limit, see **page 5**

Please note, your preset spending limit is \$10,600.00. You have spent \$26,758.03.

MEMBERSHIP  
rewards®Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$2,319.42	-\$226.58	-\$2,546.00
<b>Credits</b>	-\$185.78	\$0.00	-\$185.78
<b>Total Payments and Credits</b>	<b>-\$2,505.20</b>	<b>-\$226.58</b>	<b>-\$2,731.78</b>

**Detail**

\*Indicates posting date

<b>Payments</b>		<b>Amount</b>
02/17/21*	ONLINE PAYMENT - THANK YOU	-\$2,546.00
<b>Credits</b>		<b>Amount</b>
02/17/21*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00
02/17/21*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00
02/18/21*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00
02/23/21	LUMENS LIGHT PLUS LIVING LUMENS LIGHT SACRAMENTO CA SACRAMENTO	-\$12.36
02/24/21	LUMENS LIGHT PLUS LIVING LUMENS LIGHT SACRAMENTO CA SACRAMENTO	-\$43.42
02/25/21*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$25.00

**New Charges****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$16,484.62</b>	<b>\$0.00</b>	<b>\$16,484.62</b>

Continued on reverse

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**Detail****YEKATERINA TUMAYEVA**

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				<b>Amount</b>
02/15/21	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: PROVIDENCIALES Ticket Number: 01699082464181 Passenger Name: DANILENKO /FIRST CHECKED Document Type: EXCESS BAGGAGE	NEWARK	NJ	\$35.00
02/22/21	UNITED AIRLINES UNITED AIRLINES From: PROVIDENCIALES To: N.Y. NEWARK INTL A Ticket Number: 01699089726666 Passenger Name: DANILENKO /FIRST CHECKED Document Type: EXCESS BAGGAGE	PROVIDENCIALE	TC	\$35.00
02/22/21	UNITED AIRLINES UNITED AIRLINES From: PROVIDENCIALES To: N.Y. NEWARK INTL A Ticket Number: 01699089726670 Passenger Name: CHERVONSKY/FIRST CHECKED Document Type: EXCESS BAGGAGE	PROVIDENCIALE	TC	\$35.00
02/22/21	UNITED AIRLINES UNITED AIRLINES From: PROVIDENCIALES To: N.Y. NEWARK INTL A Ticket Number: 01699089726681 Passenger Name: DANILENKO /FIRST CHECKED Document Type: EXCESS BAGGAGE	PROVIDENCIALE	TC	\$35.00
02/26/21	WF4 DTF RTN *SERVICE FEE 518-457-5181	CONCORD	CA	\$21.38
02/26/21	NYS DTF PIT RTN PAYMENT 518-457-5181	ALBANY	NY	\$950.00
02/27/21	UBER TRIP YGWG5DMI 94105	HELP.UBER.COM	CA	\$81.98
02/27/21	UBER TRIP 3CSO4SAO 94105	HELP.UBER.COM	CA	\$18.98
02/27/21	UBER TRIP 3KTBURYI 94105	HELP.UBER.COM	CA	\$14.60
03/01/21	UBER TRIP 3CSO4SAO 94105	HELP.UBER.COM	CA	\$3.00
03/01/21	US MINT COIN SALES-DR 000000002 USM09241599 20220 US Mint Coin Sales	WASHINGTON	DC	\$15,244.95
03/03/21	UBER TRIP FN2A5ORY 94105	HELP.UBER.COM	CA	\$9.73

**Fees**

	<b>Amount</b>
03/18/21 Late Payment Fee	\$39.00
<b>Total Fees for this Period</b>	<b>\$39.00</b>

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**EXHIBIT B**



**Business Platinum Card**  
RIVERSIDE DRIVE  
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## Interest Charged

	Amount
03/18/21 Interest Charge on Pay Over Time Purchases	\$245.59
<b>Total Interest Charged for this Period</b>	<b>\$245.59</b>

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$78.00
Total Interest in 2021	\$511.49

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.24% (v)	\$9,890.30	\$245.59
<b>Total</b>			<b>\$245.59</b>

(v) Variable Rate

## Information on Pay Over Time

### Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$10,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

### Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

### Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.